

DETAILED ACTION

The information disclosure statement filed on 2/28/2006 has been considered.
The preliminary amendment filed on 2/28/2006 has been entered. Claims 1-19 have been canceled. Claims 20-38 are presented for examination.

Claim Rejections - 35 USC § 102

The following is a quotation of the appropriate paragraphs of 35 U.S.C. 102 that form the basis for the rejections under this section made in this Office action:

A person shall be entitled to a patent unless –

(b) the invention was patented or described in a printed publication in this or a foreign country or in public use or on sale in this country, more than one year prior to the date of application for patent in the United States.

(e) the invention was described in (1) an application for patent, published under section 122(b), by another filed in the United States before the invention by the applicant for patent or (2) a patent granted on an application for patent by another filed in the United States before the invention by the applicant for patent, except that an international application filed under the treaty defined in section 351(a) shall have the effects for purposes of this subsection of an application filed in the United States only if the international application designated the United States and was published under Article 21(2) of such treaty in the English language.

(e) the invention was described in a patent granted on an application for patent by another filed in the United States before the invention thereof by the applicant for patent, or on an international application by another who has fulfilled the requirements of paragraphs (1), (2), and (4) of section 371(c) of this title before the invention thereof by the applicant for patent.

The changes made to 35 U.S.C. 102(e) by the American Inventors Protection Act of 1999 (AIPA) and the Intellectual Property and High Technology Technical Amendments Act of 2002 do not apply when the reference is a U.S. patent resulting directly or indirectly from an international application filed before November 29, 2000. Therefore, the prior art date of the reference is determined under 35 U.S.C. 102(e) prior to the amendment by the AIPA (pre-AIPA 35 U.S.C. 102(e)).

Claim 38 is rejected under 35 U.S.C. 102(e) as being anticipated by Takayama (Takayama – 2009/0125429).

Regarding claim 19, Takayama discloses a user interface method comprising the steps of:

(a) performing communication between the mobile unit using the pre-configured payment modes (i.e. credit, payment mode - figure 3A-3H) to the payment issuers (based unit); (b) transmits card information to the payment issuers for settlement (see discussions of figures 3A-3H; par. 0950, 0951, 0952, 0953).

Allowable Subject Matter

Claims 20-37 are allowed.

The following is a statement of reasons for the indication of allowable subject matter: The prior art discloses various methods for financial settlement using a mobile terminal. However, the prior art fails to disclose the specific method comprising the steps of: (i) selecting one of the number of settlement cards as a default card; (ii) select and displaying a mobile settlement menu; (iii) displaying a password input screen; (iv) displaying a screen informing the user that the settlement has been completed; and having the features and characteristics as recited in claim 20. The prior art also fails to disclose the limitations of claim 32.

Conclusion

Any inquiry concerning this communication or earlier communications from the examiner should be directed to THIEN M. LE whose telephone number is (571)272-2396. The examiner can normally be reached on Monday - Friday from 7:30am - 4:00pm.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Steve S. Paik can be reached on (571) 272-2404. The fax phone number for the organization where this application or proceeding is assigned is 571-273-8300.

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free). If you would like assistance from a USPTO Customer Service Representative or access to the automated information system, call 800-786-9199 (IN USA OR CANADA) or 571-272-1000.

/Thien M. Le/
Primary Examiner, Art Unit 2887